

Certificate of Notice Page 1 of 4  
United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Vanessa Giles  
DebtorCase No. 19-13918-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: Randi  
Form ID: pdf900Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2020.

db +Vanessa Giles, 6248 Hazel Ave., Philadelphia, PA 19143-2226

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

## \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 10, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2020 at the address(es) listed below:

JEROME B. BLANK on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, et.al. paeb@fedphe.com  
 KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust II(B) bkgroup@kmllawgroup.com  
 MARIO J. HANYON on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, ET.AL. paeb@fedphe.com  
 REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association, not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust II(B) bkgroup@kmllawgroup.com  
 THOMAS YOUNG.HAE SONG on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, et.al. paeb@fedphe.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
 ZACHARY PERLICK on behalf of Debtor Vanessa Giles Perllick@verizon.net, pireland1@verizon.net  
 TOTAL: 8

Stip not treated in plan  
confirmation 1/21/2020

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Vanessa Giles aka Vanessa Watson-Giles <u>Debtor</u>	CHAPTER 13
U.S. Bank National Association, not in its individual capacity but solely as Trustee for the NRZ PASS-THROUGH TRUST II(B) <u>Movant</u>	NO. 19-13918 ELF
vs.	
Vanessa Giles aka Vanessa Watson-Giles <u>Debtor</u>	11 U.S.C. Section 362
William C. Miller Esq. <u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,203.30**, which breaks down as follows;

Post-Petition Payments:	October 2019 to December 2019 at \$405.23/month
Suspense Balance:	\$12.39
<b>Total Post-Petition Arrears</b>	<b>\$1,203.30</b>

2. The Debtor(s) shall cure said arrearages in the following manner;

- a). Beginning on January 1, 2020 and continuing through June 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$405.23** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$200.55** towards the arrearages on or before the last day of each month at the address below;

Nationstar Mortgage, LLC  
ATTN: Bankruptcy Dept.  
P.O. Box 619094  
Dallas, TX 75261-9741

- b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

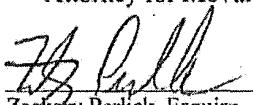
8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: December 20, 2019

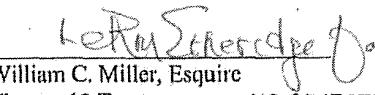
By: /s/ Kevin G. McDonald, Esquire  
Attorney for Movant

Date: 12/20/19

  
\_\_\_\_\_  
Zachary Perlick, Esquire

Attorney for Debtor

Date: 12/20

  
\_\_\_\_\_  
William C. Miller, Esquire  
Chapter 13 Trustee  
NO OBJECTION  
\*without prejudice to any  
trustee rights and remedies.

**O R D E R**

Approved by the Court this 8th day of January 2020, 2019. However, the court  
retains discretion regarding entry of any further order.



Bankruptcy Judge  
Eric L. Frank